

Exhibit 1

SECTION A: Buyer's Name(s) PERLA M MEREZKO
 Name: Address: 201 MISSION LAGUNA LN APT 203
 City: LAS VEGAS County: CLARK
 State: NV Zip: 89107
 Bus. Phone: Res. Phone: Date: 02/15/2016
 Stock No.: Salesman: Date: 02/15/2016

SECTION B: DISCLOSURE MADE IN COMPLIANCE WITH FEDERAL TRUTH IN LENDING ACT.

Your Payment Schedule will be: (e) means an estimate

Number of payments:	Amount of payments:	When payments are due:
71	\$85.41	MONTHLY STARTING: 03/31/2016
1	\$85.41	DUE ON: 02/28/2022
N/A	N/A	N/A

ANNUAL PERCENTAGE RATE The cost of your credit as a yearly rate.
 4.17 %

FINANCE CHARGE The dollar amount the credit will cost you.
 \$ 4983.96

Amount Financed The amount of credit provided to you or on your behalf.
 \$ 37165.56

Total of Payments The amount you will have paid after you have made all payments as scheduled.
 \$ 42149.52

Total Sales Price The total cost of your purchase on credit, including your down payment of \$ 1692.75.
 \$ 43842.27

INSURANCE AND DEBT CANCELLATION: Credit life insurance, credit disability insurance and debt cancellation coverage, which is also known as GAP coverage, are not required to obtain credit, and will not be provided unless you sign and agree to pay the additional cost.

Premium: Term: Signature(s):

Credit life: \$ N/A N/A I want credit life insurance: ☒ Signature(s)

Joint credit life: \$ N/A N/A We want joint credit life insurance: ☒ Signature(s)

Credit disability: \$ N/A N/A I want credit disability insurance: ☒ Signature(s)

Credit life and disability: \$ N/A N/A I want credit life and disability insurance: ☒ Signature(s)

Joint credit life and disability: \$ N/A N/A We want joint credit life and disability insurance: ☒ Signature(s)

Debt cancellation coverage (GAP coverage): \$ N/A N/A I want debt cancellation coverage (GAP coverage): ☒ Signature(s)

You may obtain property insurance from anyone you want that is acceptable to the Creditor on page 1 of 2. If you get the insurance from the Creditor, you will pay \$ N/A and the term of the insurance will be N/A.

SECURITY: You are giving a security interest in the goods or property being purchased.

☐ If checked, you are giving a security interest in N/A.

LATE CHARGE: If a payment is more than 10 days late, you will be charged \$15 or 5 percent of the payment, whichever is less.

PREPAYMENT: If you pay off early, you will not have to pay a penalty.

SECTION C: ITEMIZATION OF AMOUNT FINANCED.

1. Vehicle Selling Price \$25900.00
 Plus Documentary Fee \$ 499.50
 (This charge represents costs and profit to the dealer for items such as inspecting, cleaning, adjusting vehicles, and preparing documents related to the sale.)
 Plus Emissions Inspection Fee \$ N/A
 Plus Other () \$ N/A
 Plus Other () \$ N/A
 Plus Other () \$ N/A
 Total Taxable Selling Price \$ 26399.50
 2. Total Sales Tax \$ 2151.56
 3. Amounts Paid to Public Officials
 a. Tiling Fee \$ 29.25
 b. Registration Fee \$ N/A
 c. Other N/A \$ N/A
 Total Official Fees (Add 3a through 3c) \$ 29.25
 4. Optional, nontaxable, fees or charges
 a. N/A \$ N/A
 b. N/A \$ N/A
 c. N/A \$ N/A
 d. MINT MAINTENANCE \$ 2195.00
 e. N/A \$ N/A
 f. N/A \$ N/A
 Total Optional, nontaxable, fees or charges (Add 4a through 4f) \$ 2195.00
 5. TOTAL CASH SALES PRICE \$ 30775.31
 6. Gross Trade In Allowance \$ 8500.00
 2006BMW 74 ROADSTER AUSA55Z6LX01217
 Make Model Year
 Less Prior Credit or Lease Balance \$1583.00
 Net Trade In Allowance \$ 0.00
 (If negative, enter 0 and see line 11a)
 7. Down Payment (Other Than Net Trade-In Allowance)
 a. Trade-In Sales Tax Credit \$ 692.75
 b. Cash \$ 1000.00
 c. Manufacturer's Rebate \$ N/A
 d. Deferred Down Payment \$ N/A
 e. Other () \$ N/A
 Down Payment (Add 7a through 7e) \$ 1692.75
 8. NET TRADE-IN ALLOWANCE (Add 6 and 7) \$ 1692.75
 9. UNPAID BALANCE OF CASH SALES PRICE (Subtract 8 from 5) \$ 29082.56
 10. Plus Optional Insurance and Debt Cancellation Charges*
 a. Credit Life Insurance Premium Paid to N/A Term (N/A) \$ N/A
 b. Credit Disability Insurance Premium Paid to N/A Term (N/A) \$ N/A
 c. Debt Cancellation Coverage (GAP Coverage) Paid to N/A Term (N/A) \$ N/A
 d. Other Insurance Paid to N/A Term (N/A) \$ N/A
 Total Optional Insurance and Debt Cancellation Charges (Add 10a through 10d) \$ N/A
 11. Other Amounts Financed*
 a. Prior Credit or Lease Balance Paid to WELLS FARGO \$ 8083.00
 b. N/A \$ N/A
 c. N/A \$ N/A
 d. N/A \$ N/A
 Total Other Amounts Financed (Add 11a through 11d) \$ 8083.00
 12. TOTAL AMOUNT FINANCED (Add 9, 10 and 11) \$ 37165.56
 *Seller may retain or receive a portion of this amount.

STATE DISCLOSURE REQUIREMENTS: The provisions of Section B and Section C are incorporated into this agreement for purposes of state disclosure requirements.

Additional Terms and Conditions: The additional terms and conditions set forth in this contract are a part of this contract and are incorporated herein by reference.

OPTION: You pay no Finance Charge if the Total Amount Financed, Item No. 12, Section C, is paid in full on or before the (day) of (month) of (year).

SELLER'S INITIALS: _____

SECTION E:

☐ If checked, you agree to use electronic records and electronic signatures to document this contract. Your electronic signatures on electronic records will have the same effect as signatures on paper documents. We may designate one authoritative copy of this contract. If we do, the authoritative copy will be the electronic copy in a document management system we designate for storing authoritative copies. We may convert the authoritative copy to a paper original. We will do so by printing one paper copy marked "Original." This paper original will have your electronic signature on it. It will have the same effect as if you had signed it originally on paper.

If you agree to use electronic records and electronic signatures, we will comply with all applicable federal, state and local law and regulations.

UPON ENTERING INTO THIS CONTRACT, YOU WILL RECEIVE A PAPER COPY OF THE ORIGINAL CONTRACT ELECTRONICALLY SIGNED AND COMPLETE WITH ALL TERMS, CONDITIONS AND DISCLOSURES TO TAKE WITH YOU.

NOTICE TO BUYER

Do not sign this agreement before you read it or if it contains any blank spaces. You are entitled to a completed copy of this agreement. If you pay the amount due before the scheduled date of maturity of the indebtedness and you are not in default in the terms of the contract for more than 2 months, you are entitled to a refund of the unearned portion of the finance charge. If you fail to perform your obligations under this agreement, the vehicle may be repossessed and you may be liable for the unpaid indebtedness evidenced by this agreement.

If you are buying a used vehicle with this contract, as indicated in the description of the vehicle on page 1 of 2, federal regulation may require a special buyer's guide to be displayed on the window.

THE INFORMATION YOU SEE ON THE WINDOW FORM FOR THIS VEHICLE IS PART OF THIS CONTRACT. INFORMATION ON THE WINDOW FORM OVERRIDES ANY CONTRARY PROVISIONS IN THE CONTRACT OF SALE.

The text of the preceding two paragraphs is set forth below in Spanish:

Si usted está comprando un vehículo usado mediante este contrato según la descripción del vehículo en la página 1 de 2, la ley federal podrá exigir que la ventanilla demuestre una guía especial para el comprador.

LA INFORMACIÓN QUE USTED VE EN LA FORMA DE VENTANILLA PARA ESTE VEHÍCULO ES PARTE DE ESTE CONTRATO. LA INFORMACIÓN EN LA FORMA DE VENTANILLA OVERRIDES CUALQUIER ESTIPULACIÓN CONTRARIA EN EL CONTRATO DE VENTA.

BUYER AND CO-BUYER ACKNOWLEDGE RECEIPT OF A TRUE AND COMPLETELY FILLED-IN PAPER COPY OF THIS CONTRACT AND THE DISCLOSURE ON PAGE 1 OF 2 AT THE TIME OF SIGNING.

LIABILITY INSURANCE COVERAGE FOR BODILY INJURY AND PROPERTY DAMAGE CAUSED TO OTHERS IS NOT INCLUDED UNLESS OTHERWISE INDICATED IN SECTION C.

Buyer: X Date: 02/15/16 Co-Buyer: X Date: _____
 Creditor: MINT OF LAS VEGAS Date: 02/15/16 By: X Title: _____

Exhibit 2

STATE OF NEVADA

DEPARTMENT OF MOTOR VEHICLES

CERTIFICATE OF TITLE

VIN	YEAR	MAKE	MODEL	VEHICLE BODY	TITLE NUMBER
WMWXU3C51F2B57822	2015	MNNI	COOPER S	P4H	NV008440448
DATE ISSUED	ODOMETER MILES	ODOMETER BRAND	FUEL TYPE	EMPTY WT	GROSS WT
02/26/2016	11	ACTUAL MILES	G	2930	
PRINT DATE	03/02/2016		VEHICLE BRANDS		BRAND DATE

MAIL TO

BMW BANK OF NORTH AMERICA
5550 BRITTON PKWY
HILLIARD OH 43026-7456

OWNER(S) NAME AND ADDRESS

MEREZKO PERLA M
201 MISSION LAGUNA LN APT 203
LAS VEGAS NV 89107-2772

LIENHOLDER NAME AND ADDRESS

BMW BANK OF NORTH AMERICA
5550 BRITTON PKWY
HILLIARD OH 43026-7456

LIENHOLDER RELEASE – SECURITY INTEREST IN THE VEHICLE DESCRIBED ON THIS TITLE IS HEREBY RELEASED:

SIGNATURE OF AUTHORIZED AGENT _____

DATE _____

PRINTED NAME OF AGENT AND COMPANY _____



FEDERAL AND STATE LAW REQUIRES THAT YOU STATE THE MILEAGE IN CONNECTION WITH THE TRANSFER OF OWNERSHIP. FAILURE TO COMPLETE OR PROVIDING A FALSE STATEMENT MAY RESULT IN FINES AND/OR IMPRISONMENT.

The undersigned hereby certifies the vehicle described in this title has been transferred to the following buyer(s):

Printed Full Legal Name of Buyer _____

Nevada Driver's License or Identification Number _____

☐ AND
☐ OR

Printed Full Legal Name of Buyer _____

Nevada Driver's License or Identification Number _____

Street Address _____

City _____

State _____

Zip Code _____

I certify to the best of my knowledge the odometer reading is the actual mileage of the vehicle unless one of the following is checked.

**NO
TENTHS**

- ☐ The mileage stated is in excess of its mechanical limits.
☐ The odometer reading is not the actual mileage. WARNING: ODOMETER DISCREPANCY
☐ Exempt – Model year over 9 years old

ODOMETER READING _____

Signature of Seller(s)/Agent/Dealership _____

I am aware of the above odometer certification made by the seller/agent

Printed Name of Seller(s)/Agent/Dealership _____

Dealer License Number _____ Date of Sale _____

Signature of Buyer _____

Printed Full Legal Name of Buyer _____

ACCORDING TO THE RECORDS OF THE DEPARTMENT OF MOTOR VEHICLES, THE PERSON NAMED HEREON IS THE OWNER OF THE VEHICLE DESCRIBED ABOVE, SUBJECT TO LIEN AS SHOWN.

CONTROL NUMBER

(THIS IS NOT A TITLE NUMBER)

Exhibit 2, Page 5

ALTERATION OR ERASURE VOIDS THIS TITLE

Exhibit 3

Home / What's My Car Worth / Category & Style / Option & Condition / Cooper S Hatchback 4D

Advertisement

My Car's Value

2015 MINI Hardtop 4 Door

Cooper S Hatchback 4D

near **Las Vegas, NV 89101** 

Mileage: **56,000** 

[Edit Options](#)

4.7  (24 Ratings) [Write a review](#)

1 Compare Your Values

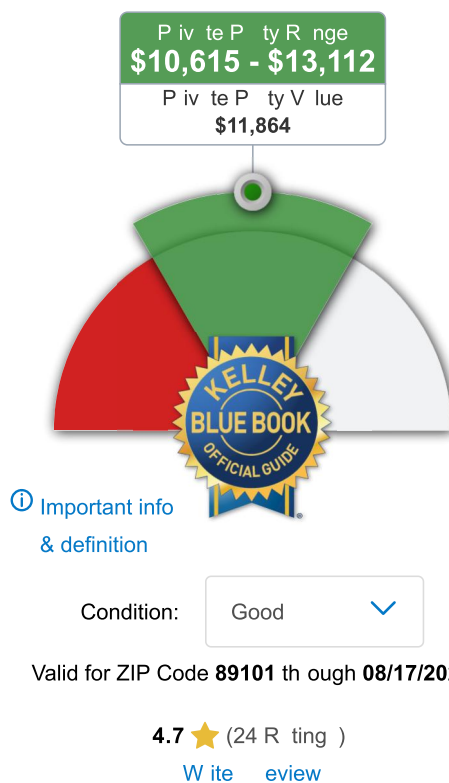
Use these values to help make a confident decision on whether to sell, trade or donate your car.

Instant Cash Offer

Trade-in

Private Party

Donate Your Car



2 See How Others Price Your Car

Set a competitive price when you know what others are asking.

Used 2015	Used 2015
-----------	-----------

Popular Now 10 Best Car Deals in April 202...

\$12,420

Mileage: 36,006

7 miles away

\$13,500

Mileage: 33,188

5 miles away

[Browse All Listings](#) →

3 Place an Ad

Reach serious car shoppers on both KBB.com and Autotrader.

Basic	Featured	Premium
\$25.00	\$50.00	\$90.00

Get Started

Dealer Home Services: We Come To You

Video Walkaround

Test Drive at Home

Local Home Delivery

Maintenance from Your Door

Need maintenance or repair on your current car? A dealer will pick up your vehicle, perform repairs or maintenance services and bring it back to you. It delivers peace of mind and keeps your car running its best.

[Search Local Providers](#)**Popular Now** 10 Best Car Deals in April 202...

New Car Price Quote

2020 MINI Hardtop 4 Door
Cooper
[Change Vehicle](#)

Get the best deal on a new car!
Compare prices from three local dealers. [Change ZIP Code](#)

☐ **MINI Of Las Vegas**
5750 West Sahara Ave
Las Vegas, NV 89146
6 miles away


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Exhibit 4

PERLA MARIA MEREZKO

Payment History

Date Received	Total Payment	Principal	Interest	Lender Note
7/17/2020	776.70	639.56	137.14	Loan Payment
5/27/2020	843.02	420.08	422.94	Loan Payment
11/5/2019	600.00	552.74	47.26	Loan Payment
10/10/2019	700.00	637.61	62.39	Loan Payment
9/7/2019	600.00	531.70	68.30	Loan Payment
8/3/2019	600.00	549.65	50.35	Loan Payment
7/9/2019	600.00	537.74	62.26	Loan Payment
6/9/2019	600.00	514.63	85.37	Loan Payment
4/30/2019	600.00	483.95	116.05	Loan Payment
3/8/2019	475.00	403.46	71.54	Loan Payment
2/4/2019	600.00	526.53	73.47	Loan Payment
1/3/2019	585.41	512.42	72.99	Loan Payment
12/3/2018	585.41	510.62	74.79	Loan Payment
11/2/2018	590.00	513.39	76.61	Loan Payment
10/2/2018	600.00	531.63	68.37	Loan Payment
9/5/2018	590.00	502.28	87.72	Loan Payment
9/5/2018	600.00	600.00	0.00	Loan Payment
8/3/2018	585.41	490.42	94.99	Loan Payment
6/29/2018	500.00	417.15	82.85	Loan Payment
5/30/2018	300.07	216.48	83.59	Loan Payment
4/30/2018	400.00	312.51	87.49	Loan Payment
3/30/2018	350.00	264.43	85.57	Loan Payment
2/28/2018	600.00	512.67	87.33	Loan Payment
1/29/2018	600.00	507.96	92.04	Loan Payment
12/29/2017	600.00	590.89	9.11	Loan Payment
12/26/2017	600.00	516.43	83.57	Loan Payment
11/29/2017	600.00	502.26	97.74	Loan Payment
10/29/2017	600.00	503.69	96.31	Loan Payment
9/29/2017	600.00	501.96	98.04	Loan Payment
8/30/2017	600.00	496.94	103.06	Loan Payment
7/30/2017	600.00	498.56	101.44	Loan Payment
6/30/2017	600.00	493.42	106.58	Loan Payment
5/30/2017	600.00	495.17	104.83	Loan Payment
4/30/2017	600.00	489.95	110.05	Loan Payment
3/30/2017	600.00	491.80	108.20	Loan Payment
2/28/2017	500.00	394.10	105.90	Loan Payment
1/30/2017	600.00	485.08	114.92	Loan Payment
12/30/2016	600.00	483.37	116.63	Loan Payment
11/29/2016	600.00	485.47	114.53	Loan Payment
10/30/2016	600.00	483.81	116.19	Loan Payment
9/30/2016	600.00	478.24	121.76	Loan Payment
8/30/2016	600.00	476.55	123.45	Loan Payment
7/30/2016	600.00	478.90	121.10	Loan Payment
6/30/2016	600.00	501.74	98.26	Loan Payment
6/6/2016	600.00	442.51	157.49	Loan Payment
4/29/2016	600.00	465.66	134.34	Loan Payment

3/28/2016	600.00	421.67	178.33	Loan Payment
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Exhibit 5

MARTIN L. WELSH, ESQ.
NEVADA STATE BAR NO. 8720
LAW OFFICE OF HAYES & WELSH
199 N. ARROYO GRANDE BLVD., SUITE 200
HENDERSON, NEVADA 89074
PHONE: 702-960-4006
FAX#: 702-434-3739
MWELSH@LVLAW.COM

ATTORNEY FOR MOVANT
BMW BANK OF NORTH AMERICA

**UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEVADA**

In Re:	)	Case No. 19-17398-btb
	)	(Chapter 7 Proceeding)
PERLA MARIA MEREZKO	)	ORDER APPROVING MOTION FOR
	)	RELIEF FROM THE AUTOMATIC STAY
)	
	)	Hearing Date: 10/06/2020
Debtor.	)	Hearing Time: 10:00 AM
)	
	)	Address: Courtroom 4 (2nd Floor)
	)	Foley Federal Building
	)	300 Las Vegas Boulevard South
	)	Las Vegas, NV 89101
	)	Judge: BRUCE T. BEESLEY

ORDER APPROVING MOTION FOR RELIEF FROM THE AUTOMATIC STAY

1 The Motion for Relief from Automatic Stay of BMW Bank of North America and its
2 successors and/or assigns came on regularly for hearing before this court on _____,
3 appearances as noted on the record. No timely opposition having been filed, the court being fully
4 advised in the premises and good cause appearing:

5 **IT IS HEREBY ORDERED** that the Motion for Relief from the Automatic Stay be, and
6 hereby is granted.

7 **IT IS FURTHER ORDERED** that all stay provisions are hereby terminated as to personal
8 property commonly known as a 2015 MINI Hardtop 4 Door Cooper S Hatchback 4D, V.I.N #
9 WMWXU3C51F2B57822.

10 **IT IS FURTHER ORDERED** that the 14-day stay of Federal Rule of Bankruptcy
11 Procedure 4001(a)(3) is waived.

12
13 SUBMITTED BY:

14 /s/ Martin L. Welsh
15 Martin L. Welsh, Esq.
16 Nevada State Bar No. 8720
17 Law Office of Hayes & Welsh
18 199 N. Arroyo Grande Blvd., Suite 200
Henderson, Nevada 89074
Phone: 702-960-4006
Fax#: 702-434-3739
mwelsh@lvlaw.com

19 Attorney for Movant
20 BMW Bank of North America

21 **RULE 9021 CERTIFICATION**

22 In accordance with Local Rule 9021, counsel submitting this document certifies that order
23 accurately reflects the court's ruling and that:

24 ____ The Court has waived the requirement set forth in LR 9021(b)(1).

___ No party appeared at the hearing or filed an objection to the motion.

____ I have delivered a copy of this proposed order to all counsel who appeared at the hearing, and any unrepresented parties who appeared at the hearing, and each has approved or disapproved the order the court's ruling and that:

____ The Court has waived the requirement set forth in LR 9021, or failed to respond, as indicated below [list each party and whether the party has approved, disapproved, or failed to respond to the document]:

 X I certify that this is a case under Chapter 7, that I have served a copy of this order with the motion pursuant to LR 9014(g), and that no party has objected to the form or content of the order.

/s/ *Martin L. Welsh*

Martin L. Welsh